

the spirit and scope of the appended claims should not be limited to the descriptions of the preferred versions contained herein.

Therefore, I claim:

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1. A universal charity card system comprising a universal charity card which identifies a customer-benefactor and a charity by coded information and a merchant computer system which reads the universal charity card's coded information (and computes charitable contribution to the charity as a percent of sales to the customer-) benefactor.

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2. The claim as in 1, where the merchant computer system stores in a merchant database the customer-benefactor identification, the charity identification, merchant identification and charitable contribution.

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3. The claim as in 2, further comprising a central computer system which pre-stores merchant's bank electronic fund transfer identification, charity's bank electronic fund transfer identification, and links to the merchant computer system for the purpose of downloading the merchant database, whereby, (it) downloads the merchant database and initiates a debit electronic fund transfer to the merchant's bank for an amount equal to the charitable contribution and a credit electronic fund transfer to charity's bank for an amount equal to the charitable contribution.

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4. The claim as in 1, where the universal charity card is a card with customer-benefactor's identification and charity's identification magnetically coded on a side of the card.

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5. The claim as in 4, where the customer-benefactor identification is bar coded on one side and the charity identification is bar-coded on other side of the card, where a plurality of charities may be bar-coded along with percent split of charitable contribution among the plurality of charities.

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13 : 6. The claim as in 3, where the merchant computer system comprises an input peripheral device, a sales/receipt software, a Universal Charity Card System (UCCS) merchant software and an electronic link to the central computer system.

10 7. The claim as in 6, where the UCCS merchant software comprises:

an interface function to merchant's sales/receipt system transferring UCC data and current total sale to the UCCS merchant software;

15 a function of computing cumulative charitable contribution equal to prior charitable contribution plus a percent of current sale; and

a function of printing charity name and cumulative charitable contribution on the current sales receipt.

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8. The claim as in 7, where the UCCS merchant software further comprises a function of updating the merchant database with customer-benefactor identification, charity identification and charitable contribution.

25 9. The claim as in 3, where the central computer system further comprising an interface function enabling a charity to enter the charity and customer-benefactor identification data into the central computer system and a UCC card creating function.

10. The claim as in 9, where the central computer system further comprising an accounting statement function generating statements to the merchant, charity and customer-benefactor.

5 N. A universal charity card system comprising:

a universal charity card which identifies a customer-benefactor and a charity by coded information;

10 a merchant computer system which reads the universal charity card's coded information, computes charitable contribution as a percent of sales to the customer-benefactor and stores in a merchant database data on the customer-benefactor identification, the charity identification, and charitable contribution; and disburses a check to the charity for charitable contribution.

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12. The claim as in 11, where the universal charity card is a card with customer-benefactor's identification and charity's identification coded on a side of the card.

13. The claim as in 12, where the merchant computer system comprises an input peripheral device, a sales/receipt software, a Universal Charity Card System (UCCS) merchant software and an electronic link to the central computer system.

14. The claim as in 13, where the UCCS merchant software comprises:

25 an interface function to merchant's sales/receipt system transferring UCC data and current total sale to the UCCS software;

a function of computing cumulative charitable contribution equal to prior charitable contribution plus a percent of current sale; and

a function of printing charity name and cumulative charitable contribution on the current sales receipt.

15. A universal charity card system comprising:

a universal charity card which identifies a customer-benefactor and a charity by coded information;

10 a merchant computer system which reads the universal charity card's coded information and computes charitable contribution as a percent of sales to the customer-benefactor and stores in a merchant database the customer-benefactor identification, the charity identification, merchant identification and charitable contribution;

15 a central computer system which pre-stores merchant's bank electronic fund transfer identification, charity's bank electronic fund transfer identification, and links to the merchant computer system for the purpose of downloading the merchant database, whereby, it downloads the merchant database and initiates a debit electronic fund transfer to the merchant's bank for an amount equal to the charitable contribution and
20 a credit electronic fund transfer to charity's bank for an amount equal to the charitable contribution.

16. The claim as in 15, where the universal charity card is a card with customer-benefactor's identification and charity's identification bar-coded on a side of the card.

17. The claim as in 15, where the central computer system further comprising

an interface function enabling a charity to enter the charity and customer-benefactor identification data into the central computer system.

5 18. The claim as in 15, where the central computer system further comprising an interface function enabling a customer-benefactor to enter the customer-benefactor identification data, multiple charities and percent splits among the multiple charities, into the central computer system.

10 19. The claim as in 16, where the central computer system further comprising a Universal Charity Card creating function.

20. The claim as in 16, where the central computer system further comprising a charity's status authentication function.

15 21. The claim as in 16, where the central computer system further comprising an accounting statement function generating statements to the merchant, charity and customer-benefactor.

20 22. A universal charity card comprising coded identification on a customer-benefactor and a charity.

23. The claim as in 22, where the coded identification using magnetic encoding means.

25 24. The claim as in 22, where the coded identification using bar coding means

25. The claim as in 22, where the customer-benefactor identification code is on one side of the card and charity identification code is on other side of the card.

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